

# Getting SEMI 2008-2009



**Sophomore Year:**  
**SINK**  
or  
**SWIM?**





# Your College Plan

*A sophomore is a second-year student. The word "sophomore" comes from two Greek words that mean "wise" and "foolish." If you want to be a wise sophomore, consider going to college!*

It's not too early to begin planning for your future.

As a sophomore, you have a year of high school behind you. This is the year you'll make some decisions about what you plan to do after high school and start thinking about how much that will cost.

A cardinal rule to remember is "Let the buyer beware": if you get all the financial aid you qualify for, you might be able to pay the same amount at a more expensive school as you would at a lower-cost school. Comparing costs and financial aid packages is really no different than researching costs for anything else you'd spend money on, like a car or house.

But preparing for college involves learning about yourself, your goals and what you'd like to do with your future as well as learning about financial aid.

## CAN-DO'S FOR RIGHT NOW

**Take a career path:** Learn as much as you can about careers you're interested in. Explore career clusters at your school and keep a list of how you like to spend your free time. Do you enjoy certain activities more than others? Start talking with people about what their jobs are like and how they got there. See page 6 for more info on career planning.

**Develop good study habits:** Turn in assignments on time and do your best. Participate in class and ask questions if you don't understand something. Take notes, hitting the highlights of the material your teachers present, and review them daily. Teachers usually provide a course outline or syllabus explaining their point system. If there's a daily participation grade, earn it as often as possible. A missed assignment that records a "0" can really hurt your final grade — and maybe mean less money for college later on!

**Make good grades:** If you have decent grades, you have a much better chance of getting into the school and program of your choice after high school. Don't limit yourself by not making the grade now. Besides, you'll have to make good grades if you want to get (or keep!) your driver's license and, often, to play on a team for your school. Don't panic! You have time over the next three years to bring up your grades if you need to. Good grades increase your chances of earning money for college through the Kentucky Educational Excellence Scholarship (KEES). Find more KEES info on page 7.

**Tests:** Talk with your counselor about taking important tests. More info about sophomore tests can be found on page 9. Good news! You may have already taken a few that can point you to a career.

# The tassel: Worth the hassle?

Education past high school can be as much or as little as you want! Trade school, two-year and four-year degrees are all options past high school.

Going to school after graduation may be the last thing you want to hear about. But graduating from college increases your job opportunities, your earning power and your ability to enjoy a better life.

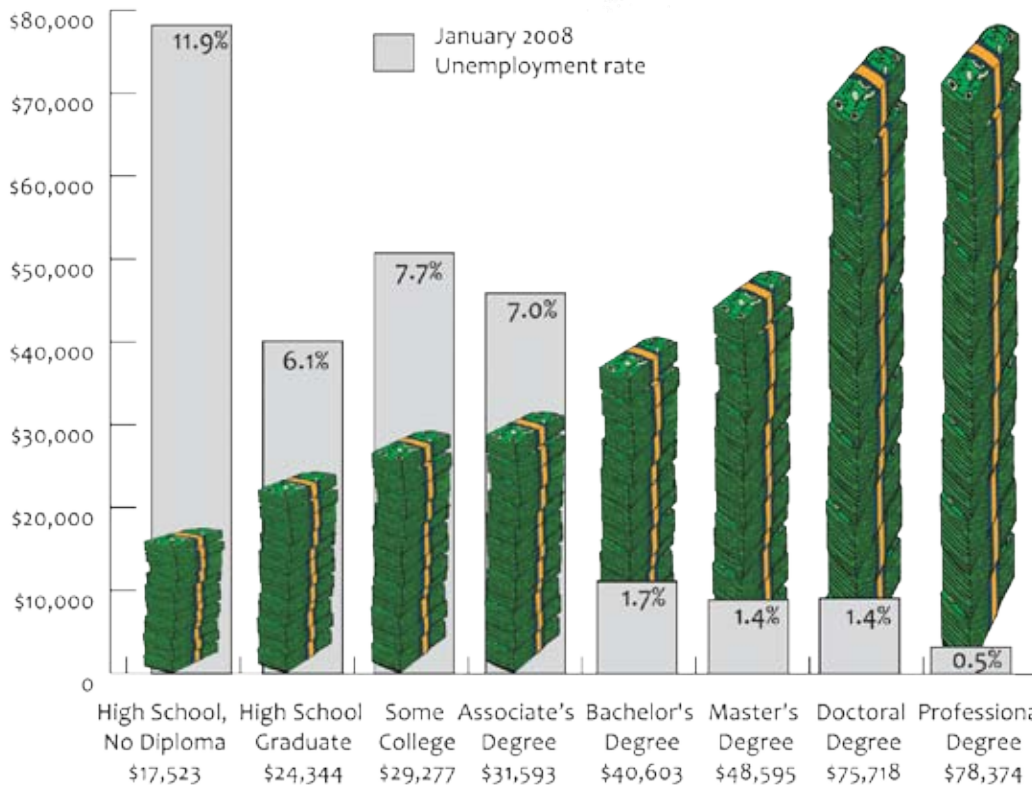
Get a bachelor's degree, and you can make more than \$16,000 a year more than your friends with just a high school diploma. Do the math: \$16,000 times a 40-year career equals more than half a million dollars

(\$640,000 to be exact). Even if you don't like math, you have to love that!

If you drop out, your friends who earn bachelor's degrees will earn over \$900,000 more than you over a 40-year career — that's like hitting the lottery.

## Information from the U.S. Census Bureau shows median earnings increase with higher education:

- An associate's degree can mean 30 percent more income than just a high school diploma.
- A bachelor's degree can mean 67 percent more income than just a high school diploma.
- A master's degree can mean 100 percent more income than just a high school diploma.



Median Kentucky earnings by educational level for workers 25 or older employed full-time. Source: 2006 American Community Survey, U.S. Census Bureau.



# Invest in Yourself



Everybody needs to know how to manage money and make it grow. Your money may be burning a hole in your pocket to buy a new song or a special-release ring tone. Or you might be saving it for college.

Financial paths include choices like attending college or technical school, which can boost your lifetime earnings with higher salaries. Knowing what to do with your money will mean you can manage your income and expenses throughout your life. Let's start with the basics. Keeping track of how and when you get your money and where you spend it is the foundation of financial planning.

## Budgeting

A budget helps you track the money you make and spend. You can create a budget by estimating how much money you'll make and spend each month.

Best of all, a budget will show you how to save for a big-ticket item you really want.

You may not have a job yet, but you might be thinking of getting one to make some money. If you're babysitting, mowing lawns or doing other odd jobs, you're getting some income, even if it's not steady. If you get money at Christmas and your birthday, that's income. An allowance counts too! Take out a sheet of paper and list your short- and long-term goals, estimating how much money you can reasonably set aside from your income to meet them. That way, you'll get a better idea of how to pay for what you really need to spend.

Write down everything you spend your money on in an average month. If you get a receipt for everything you spend money on, that makes things easy. Get a small notebook to write down your expenditures every day.

Are you spending money mostly on "needs" or "wants?"

| Income                        | Budget    | Actual    | Difference |
|-------------------------------|-----------|-----------|------------|
| Job #1                        | \$        | \$        | \$         |
| Job #2                        | \$        | \$        | \$         |
| Allowance                     | \$        | \$        | \$         |
| Other income                  | \$        | \$        | \$         |
| <b>Total monthly income</b>   | <b>\$</b> | <b>\$</b> | <b>\$</b>  |
| <b>Fixed Expenses</b>         |           |           |            |
| Car payment                   | \$        | \$        | \$         |
| Car insurance                 | \$        | \$        | \$         |
| Credit card                   | \$        | \$        | \$         |
| Savings                       | \$        | \$        | \$         |
| Food                          | \$        | \$        | \$         |
| Other                         | \$        | \$        | \$         |
| <b>Variable Expenses</b>      |           |           |            |
| Bus fare                      | \$        | \$        | \$         |
| Gas and oil                   | \$        | \$        | \$         |
| Parking                       | \$        | \$        | \$         |
| Car repairs                   | \$        | \$        | \$         |
| Clothing                      | \$        | \$        | \$         |
| Entertainment                 | \$        | \$        | \$         |
| Personal items                | \$        | \$        | \$         |
| School expenses               | \$        | \$        | \$         |
| <b>Total monthly expenses</b> | <b>\$</b> | <b>\$</b> | <b>\$</b>  |

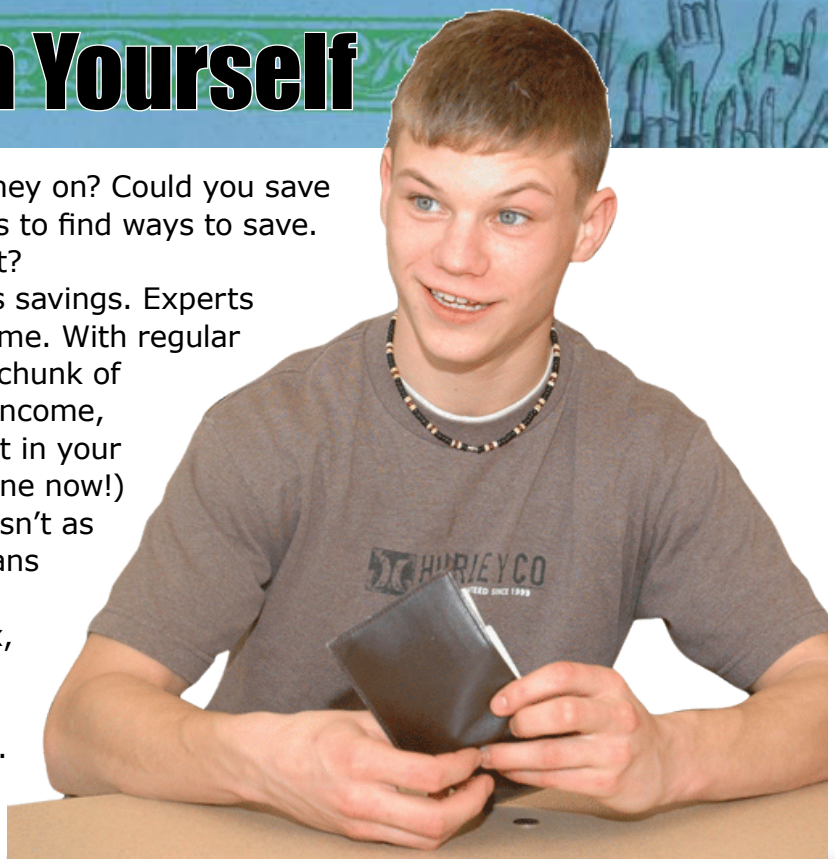
# Invest in Yourself

Check your list. What are you spending your money on? Could you save that money instead? Review your spending habits to find ways to save. Do you really need everything on your "want" list?

The most important category in your budget is savings. Experts recommend saving up to 17 percent of your income. With regular deposits and no withdrawals, you can get a nice chunk of change in a relatively short time. When you get income, the **first** thing you should do is deposit some of it in your savings account. (If you don't have one, set up one now!)

Looking over your budget, maybe your inflow isn't as much as, say, your typical millionaire's. That means you'll have to get a job. You'll have to allow for deductions, such as federal and state income tax, Social Security and possibly health insurance.

These sample pay stubs give you a place to learn about where all your hard-earned dollars go.




## Read a paycheck

### STUB A:

- 1 What is your hourly pay?
- 2 How much did you earn this pay period before taxes?
- 3 How much did you earn this year before taxes?
- 4 What are your deductions?

**Pizza House, Inc.**



NAME: JANE BROWN  
PAYROLL: 10/15/08  
CHECK NO: 12345  
EMPLOYEE NO.: 6789  
AMOUNT: \$101.13


| EARNINGS    |      |         | TAXES WITHHELD |                       |        | OTHER DEDUCTIONS |        |
|-------------|------|---------|----------------|-----------------------|--------|------------------|--------|
| Description | Hrs. | Amount  | Tax            | Current               | YTD    | Description      | Amount |
| REG.        | 6.00 | 23      | 138.00         | FED INCOME TAX 12.38  | 123.80 | MEALS            | 8.00   |
|             |      |         |                | SOCIAL SEC 9.04       | 90.40  |                  |        |
|             |      |         |                | MEDICARE 2.56         | 25.60  |                  |        |
|             |      |         |                | STATE INCOME TAX 4.89 | 48.90  |                  |        |
| CURRENT     |      | 138.00  |                |                       |        |                  |        |
| YTD         |      | 1380.00 |                |                       |        |                  |        |

1 2 3 4

### STUB B:

- 1 What pay period does this check cover?
- 2 What is your take-home pay?
- 3 How much federal income tax has been deducted this year?
- 4 How much did you put away in a retirement plan?
- 5 How much did you pay for health insurance?

**Rainbow Glacier Ice Cream**



EMPLOYEE: SCOTT JOHNSON  
SSN: 999-99-9999  
PAY PERIOD: 10/4/08 TO 10/10/08  
PAY DATE: 10/13/08  
CHECK NO.: 3456  
NET PAY: \$190.52  
PAYROLL

| EARNINGS    |       |         | TAXES WITHHELD        |         |        | OTHER DEDUCTIONS |        |
|-------------|-------|---------|-----------------------|---------|--------|------------------|--------|
| Description | Hrs.  | Amount  | Tax                   | Current | YTD    | Description      | Amount |
| REGULAR     | 39.75 | 239.79  | FED INCOME TAX 34.85  | 679.00  | 401(K) | 29.50            |        |
| OVERTIME    | 5.75  | 53.84   | SOCIAL SEC 11.03      | 220.06  | HEALTH | 14.75            |        |
| CURRENT     |       | 293.63  | MEDICARE 4.19         | 83.80   |        |                  |        |
| YTD         |       | 5872.60 | STATE INCOME TAX 8.79 | 175.80  |        |                  |        |

1 2 3 4 5



## Study Tips

Surprise! **You** are responsible for your own grades. Here's some tips to help do your best:

**Know the rules:** Understanding your teacher's grading system can help you keep score of how you're doing. Know how many points homework, quizzes, papers and tests will count. Keep track of the grades you make in each class. Turn assignments in on time, and do the best you can on them. You can choose to play by your teacher's rules or not, but the rules probably won't change.

**Repeat:** To help you remember important facts and ideas, read your book or notes aloud. You then both read and hear it, helping transfer the information into your brain's long-term memory bank. Make flash cards of things you think might be on tests and review them for a week or more before the test.

**Participate:** Take an active role in your classes. Think about what's being presented and join discussions. Ask questions if you don't understand something. If the answer isn't clear, ask your teacher again after class. As you do homework, jot down ideas and questions you might have.

**Hit the highlights:** Taking notes should not be a word-for-word exercise. Listen for points your teachers emphasize (like “the main point is...” ) and anything they repeat. If it’s written on the board, consider that the ultimate emphasis! Write down the main ideas and the examples used in



class. Try to develop your own shorthand you understand.

**Review often:** Once a day, review your notes or homework in each subject. Breaking up studying into short segments (less than 15 minutes) makes studying for a big test easier because you've been working all along.

**Stay Organized:** Keep a “to do” list of upcoming due dates, quizzes and tests. Update as needed. You can get a planner or just a small notebook to jot down your important dates. If you have a cell phone with a calendar, you can plug that in to remind yourself of important dates and info.

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NICAL COLLEGE  
BELLARMI  
UNIVERSITY BEREA COLLEGE  
BIG SANDY COMMUNITY AND TECHNICAL  
COLLEGE BLUEGRASS COMMUNITY AND TECHNICAL  
COLLEGE BLUEGRASS COMMUNITY AND TECHNICAL  
COLLEGE CAMPBELL COMMUNITY CENTRE COLLEGE EASTERN  
KENTUCKY COLLEGE OF ZEPHYRUS COMMUNITY AND TECHNICAL  
COLLEGE MERCY RIDDLE AGRICULTURAL COMMUNITY GATEWAY  
COMMUNITY AND TECHNICAL COLLEGE GEORGETOWN COLLEGE  
HAZARD COMMUNITY AND TECHNICAL COLLEGE HENDERSON  
COMMUNITY COLLEGE HOPKINSVILLE COMMUNITY COLLEGE INDIANA  
WESLEYAN UNIVERSITY HOFFMAN COMMUNITY AND TECHNICAL COLLEGE  
KENTUCKY CHRISTIAN COLLEGE KENTUCKY STATE UNIVERSITY KENTUCKY  
WESLEYAN COLLEGE NELSON MEMORIAL COLLEGE OF INDEPENDENCE WILSON COLLEGE  
MADISONVILLE COMMUNITY COLLEGE MARYSVILLE COMMUNITY COLLEGE MO-  
NDOCREE COLLEGE MID-CONTINENT COLLEGE MIDWAY COLLEGE MORHARD  
STATE UNIVERSITY MURRAY STATE UNIVERSITY NORTHERN KENTUCKY UNIVERSITY  
RICHMOND UNIVERSITY OWENSBORO COMMUNITY AND TECHNICAL COLLEGE PAVILLON  
COLLEGE OF ARTS AND COLLEGE OF COMMUNITY COLLEGE OF THE SOUTHEASTERN  
COLLEGE OF SPENDING UNIVERSITY OF ILLINOIS UNIVERSITY OF THOMAS MORE COLLEGE TRANSIL-  
VANIA UNIVERSITY TRINITY UNIVERSITY OF THE SOUTHERN UNITED STATES UNIVERSITY  
OF KENTUCKY UNIVERSITY OF CINCINNATI UNIVERSITY OF THE CUMBERLANDS  
WEST KENTUCKY COMMUNITY AND TECHNICAL COLLEGE WESTERN  
KENTUCKY UNIVERSITY AT CAREER EDUCATION  
BECKLEY COLLEGE BROWN MACKEY COLLEGE  
LOUISVILLE BROWN MACKEY COLLEGE NORTH  
BRUN KENTUCKY DOWAGUE COLLEGE OF ALPHONS  
JUNIOR COLLEGE GALEN COLLEGE OF NURSING JEFFERSON TECHNICAL  
INSTITUTE NATIONAL COLLEGE OF BUSINESS

AND  
TECHNOLOGY LOUISVILLE  
TECHNICALINSTITUTEPADUCAH  
TECHNICAL COLLEGE SOUTH  
WESTERN COLLEGE OF BUSI  
NESS SPENCERIAN COLLEGE



## Good grades give you the KEES

You don't have to fill out any forms to earn money for college with a Kentucky Educational Excellence Scholarship (KEES). You qualify if you have a 2.5 GPA or better at the end of a high school year. If you have a composite score of at least 15 on the ACT or 710 on the SAT and have earned at least one base award, you can earn a bonus award. Bonus awards range from \$36 to \$500. (KEES awards are funded by Kentucky Lottery proceeds.)

**Advanced Placement (AP)** and **International Baccalaureate (IB)** courses are weighted for KEES purposes, meaning an "A" in those classes is worth 25 percent more than other courses.

After each year of high school, KHEAA will notify you if you have earned a KEES award.

If you received a KEES award for your freshman year, enter your final GPA and the award amount below. For future years, predict your GPA and highest ACT score, filling in the blanks.

Add up your amounts, and you can estimate what your total award will be to help you pay for each year of college.

|   | Amount     |
|---|------------|
| Freshman GPA _____                      | \$ _____   |
| Sophomore GPA _____                     | + \$ _____ |
| Junior GPA _____                        | + \$ _____ |
| Senior GPA _____                        | + \$ _____ |
| Highest ACT Score _____                 | + \$ _____ |
| <b>Total Estimated Award = \$ _____</b> |            |

## KEES Award Amounts

| GPA  | Base Amount | ACT Score                            | Bonus Amount |
|------|-------------|--------------------------------------|--------------|
| 2.50 | \$125       | 15                                   | \$ 36        |
| 2.60 | 150         | 16                                   | 71           |
| 2.70 | 175         | 17                                   | 107          |
| 2.75 | 187         | 18                                   | 143          |
| 2.80 | 200         | 19                                   | 179          |
| 2.90 | 225         | 20                                   | 214          |
| 3.00 | 250         | 21                                   | 250          |
| 3.10 | 275         | 22                                   | 286          |
| 3.20 | 300         | 23                                   | 321          |
| 3.25 | 312         | 24                                   | 357          |
| 3.30 | 325         | 25                                   | 393          |
| 3.40 | 350         | 26                                   | 428          |
| 3.50 | 375         | 27                                   | 464          |
| 3.60 | 400         | 28-36                                | 500          |
| 3.70 | 425         | Amounts may change based on funding. |              |
| 3.75 | 437         |                                      |              |
| 3.80 | 450         |                                      |              |
| 3.90 | 475         |                                      |              |
| 4.00 | 500         |                                      |              |

## Hey! No PASS, no DRIVE!

In Kentucky, you can't get your learner's permit or driver's license if you don't pass four courses each semester, if you have more than 9 unexcused absences, or if you drop out.

If you already have your permit or license and you can't meet the above rules, the Kentucky Transportation Cabinet will take your permit or license away. Yikes!



## NEW! Extra KEES bonus awards available to some AP, IB students

Students eligible for free or reduced-price lunches during any year of high school **and** who make qualifying scores on AP or IB exams can earn bonus awards beginning with exams taken during the 2008-2009 academic year, with **no limit** to the number of bonus awards received.

| AP         |              | IB         |              |
|------------|--------------|------------|--------------|
| Exam Score | Bonus Amount | Exam Score | Bonus Amount |
| 3          | \$200        | 5          | \$200        |
| 4          | \$250        | 6          | \$250        |
| 5          | \$300        | 7          | \$300        |



# College Credit now!



You can earn college credit in high school in several ways. They can save you time and money, so they're worth checking out.

## **AP/IB**

Get a head start on college with Advanced Placement (AP) or International Baccalaureate (IB) classes — and bump up your KEES money with good AP/IB grades.

With courses in 20 subject areas, AP classes can challenge your mind. Talk with an AP teacher or coordinator at your school to enroll.

If you're homeschooled or your school doesn't offer AP classes, you can do AP by independent study through the [Kentucky Virtual Schools \(KVHS\)](#), colleges or independent study. Teachers say you have to be tough and dedicated to succeed. You don't have to take an AP class to take the exam, but you'll need to study in-depth.

IB classes are offered to juniors and seniors through the diploma and certificate programs. If your school offers only the IB diploma, you must participate as both a junior and senior. If your school offers an IB certificate, you don't have to make the two-year commitment. IB classes are offered in seven areas. For the diploma, you must also take tests.

IB courses may also be available through the Kentucky Virtual Schools (KVHS), colleges or independent study.

## **Commonwealth Diploma**

If you earn at least 22 credits, meet the requirements of the Precollege Curriculum and get at least a "C" in four AP or IB

courses (English, science or math, a foreign language and a fourth course), you can receive a Commonwealth Diploma. You must also complete three AP or IB exams in those subject areas.

## **Dual enrollment, credit**

You might try a dual enrollment (good for college credit only) or dual credit (good for both college and high school credit). These classes are open to seniors and qualified juniors, but start planning for them now! Most Kentucky Tech credits will transfer to the Kentucky Community and Technical College System (KCTCS).

## **Kentucky Virtual High School**

The KVHS can offer you options for course work, including more advanced courses or electives. If you go to a public high school, you must get approval from your school for admission. Private school and home-schooled students may be able to enroll and register through their local public high school. If your local public school doesn't offer KVHS, go to [kyvs.org](#).

## **Mary Jo Young Scholarship**

If you're enrolled in dual credit courses at a Kentucky college or are taking AP courses through KVHS, you may be able to get help paying for courses and textbooks with the Mary Jo Young Scholarship. Priority is given to first-generation college enrollees, low-income students, minority students and students with disabilities. Talk with your guidance counselor to see if you qualify.



# Testing

## Yup, More TESTING

You've been taking standardized tests in school for years, so what's a few more tests to a pro like you?

You can get specific practice for the ACT and the SAT with the PSAT/NMSQT and the PLAN tests. Kentucky requires all juniors in public high schools to take the ACT. A few hints: Try to learn as much as you can during class. Identify your weaknesses and study accordingly. Then, familiarize yourself with the material covered on the tests.

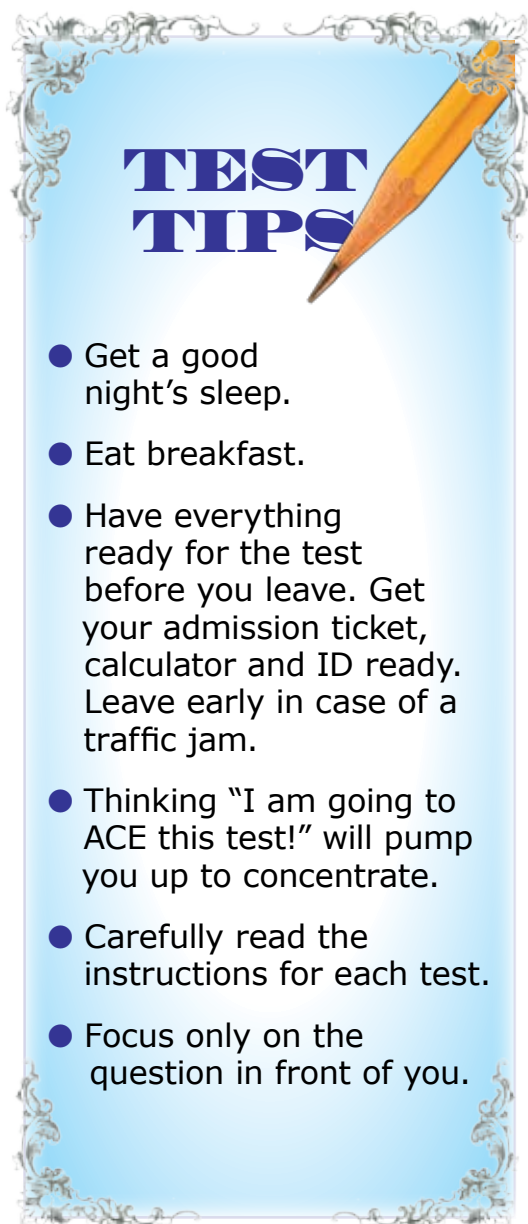
Study guides from ACT, SAT and other publishers are available on CDs or in book form. You can get these materials from your school counselor, a bookstore or online. Many high schools and smaller colleges offer prep classes free or for a small fee.

## PLAN

Sophomores take PLAN to help them plan for the future and practice for the ACT. PLAN includes tests in English, math, reading and science; an interest inventory; a study skills assessment; and a student information section. The PLAN report includes an estimated ACT composite score range. See your guidance counselor for more information or check out the [ACT website](#).

## PSAT/NMSQT

The PSAT/NMSQT lets sophomores and juniors practice for the SAT. Scores are used to determine National Merit Scholarship semifinalists and for the National Achievement Scholarship for African American students. Want to be a Governor's Scholar? You have to take the PSAT. See your guidance counselor for more information or check out [The College Board website](#), which contains sample test questions and links to test dates, fees and interpreting test scores.



### TEST TIPS

- Get a good night's sleep.
- Eat breakfast.
- Have everything ready for the test before you leave. Get your admission ticket, calculator and ID ready. Leave early in case of a traffic jam.
- Thinking "I am going to ACE this test!" will pump you up to concentrate.
- Carefully read the instructions for each test.
- Focus only on the question in front of you.





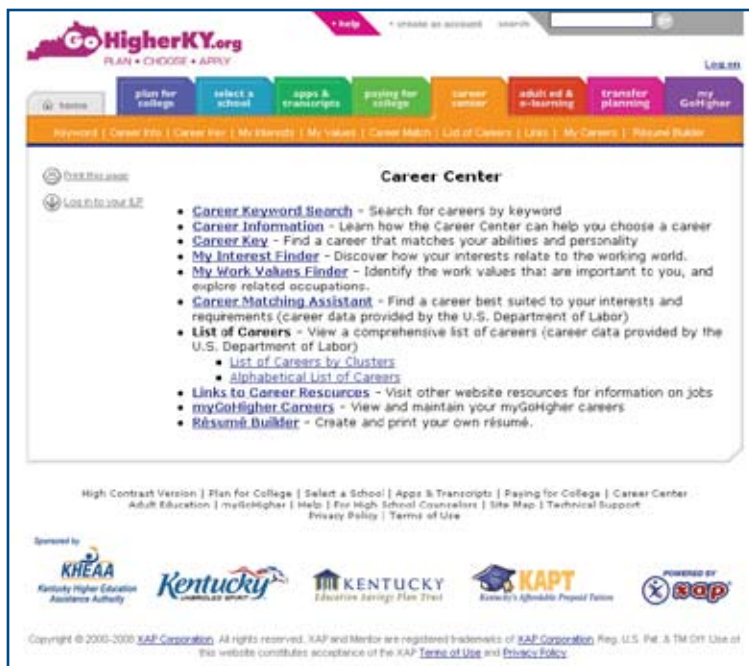
# Go HigherKY.org

Need help planning, preparing and paying for college? We've got a great tool for you. [GoHigherKY.org](http://GoHigherKY.org) is your one-stop site to find information about higher education. You can find colleges you might be interested in based on your choices, plus a list of the classes you'll need to take in high school to qualify for admission. Think of it as a road map to your future!

It's easy to navigate, so all you have to do is sign up and begin exploring what higher education in Kentucky has to offer. You can link your Individual Learning Plan (ILP) data to GoHigher, search for

scholarships, find colleges that match your preferences and apply to colleges online. When you're a senior, you can also transfer information to the Free Application for Federal Student Aid (FAFSA), the first step in applying for financial aid.

The site's [Career Center](#) lets you match a future job with your interests and personality after answering some basic questions. You can narrow your interests to six areas and generate a list of suitable majors and careers. For instance, are you more artistic? Investigative? Enterprising? A social activist? A realist? Using the [Career Key](#) and the



[Matching Assistant](#), Go Higher will generate a list of careers you can investigate further.

There are also over 500 videos you can

access through the [Career List by clusters](#). Simply select a field and then, a career name. The video link will pop up, if available. It will even list Kentucky schools that offer majors that can lead to your chosen career.

**"YOU MEAN I CAN LOOK AT EVERY SCHOOL IN KENTUCKY JUST BY THIS ONE WEBSITE? I WAS SO SCARED TO ATTEMPT COLLEGE PLANNING, BUT THIS HAS MADE IT EASIER. THANKS FOR TELLING US ABOUT IT."**

**— HIGH SCHOOL STUDENT**





# Campus Visits

## Not just for seniors, visits can pay off

Sophmores can start visiting schools they might be interested in online at [GoHigherKy.org](http://GoHigherKy.org). Choose the "[Select a School](#)" tab to begin.

There, you can explore Kentucky colleges, from four-year public and private universities, community and technical colleges and trade schools to off-campus courses.

Check out your top colleges' websites and review their admissions requirements to see if you're on track so far with your high school courses and grade point average. You'll still have time to boost your GPA before graduation, which will help when you begin applying to schools.

Start your electronic field trip as a prep course for the real thing: Try to visit your top three choices before the end of your junior year.

Getting a first-hand view can often spark serious discussions with your parents about what you're looking for in a college, from academics to student life in a big, medium or small city. Plus, you get to see if what looks good online or on paper is truly a good fit for you and your academic goals.

Be sure to check out the campus newspaper (either online or once you get there) to get a feel for what life may be like for students.

Make an appointment with each college so you can know the best time to visit, because many colleges offer programs for visiting students. You'll want to see the campus while classes are



in session, but try to avoid mid-term or finals weeks.

If you can, try to visit a class or talk with a professor in the major you're considering to get a feel for the program and its facilities.

Take notes and ask lots of questions, keeping in mind how what you see and experience will translate into a successful college experience for you.



# KHEAA Financial

## GRANTS

### College Access Program (CAP)

CAP grants help needy Kentucky undergraduates attend the state's public and private colleges and are funded by Kentucky Lottery revenue.

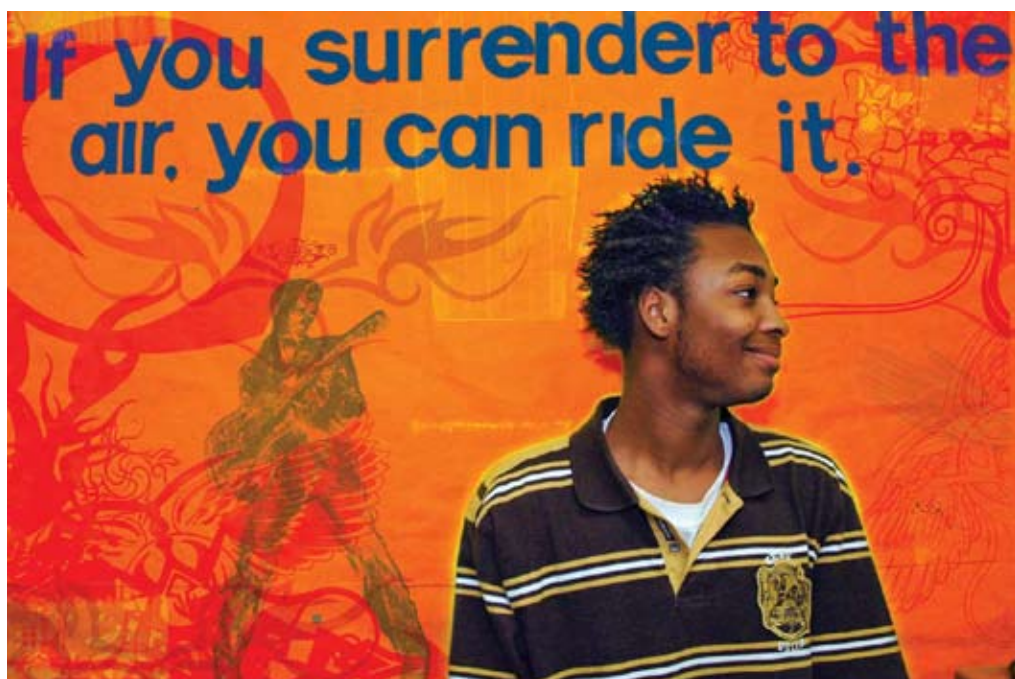
### Kentucky Tuition Grant (KTG)

KTG awards help needy Kentucky students attend the state's private colleges and are funded by Kentucky Lottery revenue.

## SCHOLARSHIPS

### Kentucky Educational Excellence Scholarship (KEES)

Good grades, high ACT scores and good AP/IB test scores can earn you money for college with KEES. You can earn money each year of high school based on your GPA and a bonus award based on your highest ACT or SAT composite score. You can earn a bonus if you get one base award. Your school sends your grades to KHEAA. We'll mail you a letter each year notifying you of your award, depending on your GPA. KEES is funded by Kentucky Lottery revenue. See page 7 for more detail on KEES.



## CONVERSION SCHOLARSHIPS/LOANS

If you don't fulfill the requirements, the scholarship converts to a loan you must repay with interest.

### Teacher Scholarship

The KHEAA Teacher Scholarship helps financially needy Kentuckians who want to become teachers.

### Osteopathic Medicine Scholarship

This scholarship helps students attend the Pikeville College School of Osteopathic Medicine.



# Aid Programs

## KHEAA WORK-STUDY

Work-study lets students work to supplement their financial aid package while attending participating Kentucky schools. They are paid at least minimum wage but can earn only the amount determined by their financial need.

## FEDERAL STUDENT LOANS

### Federal Stafford Loan

College students can get federal loans through lenders to attend eligible colleges and schools at least half-time. The loans are guaranteed by the federal government.

## SAVINGS AND PREPAID TUITION PROGRAMS

### Kentucky Education Savings Plan Trust (KESPT)

KESPT is a plan for parents to save for higher education. Parents can deposit as little as \$25 (or \$15 if made through payroll deduction). For more information, call toll free (877) KY TRUST (598-7878) or visit [kysaves.com](http://kysaves.com).

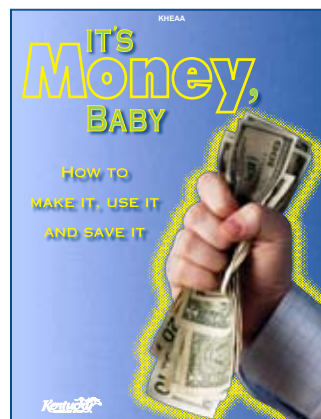
### Kentucky's Affordable Prepaid Tuition (KAPT)

KAPT is a prepaid tuition account which guarantees investments will cover future tuition costs. For more information, visit [getKAPT.com](http://getKAPT.com) or call toll free (888) 919-KAPT (5278). KAPT enrollment is currently closed and will be reassessed yearly.



## HELPFUL HINT:

More aid is available from federal grants and other types of loans. Nearly all colleges offer their own scholarships and grants, as do many local businesses and organizations. Check them out [online](#) or in your local newspaper for more college money options you might qualify for!



Want more financial knowledge? Check out [It's Money, Baby](#). It's a road map to your money!



# Financial Aid Tips

## Financial aid in your favor

It'll be a couple of years before you really get into applying for scholarships for college, but there are some things you can do now to prepare for when that time comes. KHEAA offers these tips:

## Talk with your guidance counselor

Your guidance counselor should be your first resource in your college financial aid search. Ask about financial aid in general and where to look for help.

## Make the grades

Good grades can mean you earn money through the KEES program for classes after high school. The better grades you make, the more money you can earn to help pay for college. Better grades also help you qualify for scholarships and grants. Even a few lousy grades can mean a lot less money for college if you don't meet minimum grade requirements for scholarships.

Do your homework and study a little each day and it won't seem so overwhelming. See more study tips on page 6.

## Read up on free aid

Read *Funding Education Beyond High School: The Guide to Federal Student Aid*, a U.S. Department of Education handbook on financial aid. You can find a copy at the library or your counselor's office.

You can also call the Federal Student Aid Information Center



at (800) 4FED-AID (433-3243) or visit [ed.gov](http://ed.gov).

## Make contacts

If you know what career you want to enter, chances are there's a professional association that has financial aid available. Use the Internet or an association directory to

get addresses to write for more information.

## Be a news hound

Watch for news items in your local paper about scholarships offered by local businesses, clubs, unions, churches, fraternal groups, etc., and contact them for more information.